

Certificate Number: 17082-PAM-DE-029379717

Bankruptcy Case Number: 12-03492



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 6, 2017, at 9:56 o'clock PM MST, CRAIG WILLIAMS completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 6, 2017 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director